

**Information to identify the case:**

Debtor 1	Michael L Spano Jr.	Social Security number or ITIN xxx-xx-0936
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Laurel R Spano	Social Security number or ITIN xxx-xx-5474
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 3/30/18
Case number:	18-70235-JAD	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Michael L Spano Jr.	Laurel R Spano
2. All other names used in the last 8 years		
3. Address	425 Main Street Rockwood, PA 15557	425 Main Street Rockwood, PA 15557
4. Debtor's attorney Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470 Email: <a href="mailto:thedebterasers@aol.com">thedebterasers@aol.com</a>
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/13/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 18, 2018 at 02:00 PM</b>	<b>Location:</b> Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline:</b> 7/17/18
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 6/8/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 9/26/18
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>5/18/18 at 02:00 PM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael L Spano, Jr.  
 Laurel R Spano  
 Debtors

Case No. 18-70235-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: gamr  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb +Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14802434 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine Weiner, Po Box 5010, Woodland Hills, CA 91365)  
 14802435 Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087  
 14802436 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951  
 14802444 +Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336  
 14802445 Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218  
 14802448 #+Lendmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267  
 14802449 +Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116-3350  
 14802451 +Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2059  
 14802453 Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720  
 14802454 +National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476  
 14802457 +PNC Bank, P.O. Box 1820, Miamisburg, OH 45343  
 14802455 +Par Bis Nlcl, 7870 Carmago Road, Cincinnati, OH 45243-2652  
 14802456 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 14802458 +Sequium Asset Solution, 1130 Northchase Pkwy, St, Marietta, GA 30067-6413  
 14802459 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088  
 14802460 +Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033  
 14802461 Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153  
 14802462 +Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188  
 14802463 +Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271  
 14802464 +Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262  
 14802465 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
 14802466 +US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751  
 14802467 +USCB Corporation, P.O. Box 75, Archbald, PA 18403-0075  
 14802468 +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: thedebterasers@aol.com Apr 14 2018 01:48:58 Kenneth P. Seitz,  
 Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:49:35 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 14 2018 01:49:45  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14802432 E-mail/Text: ebn@americollect.com Apr 14 2018 01:50:01 Americollect Inc, Po Box 1566,  
 Manitowoc, WI 54221  
 14802433 +EDI: ARSN.COM Apr 14 2018 05:33:00 ARS National Services, Inc., P.O. Box 1259,  
 Oaks, PA 19456-1259  
 14802437 +EDI: CHASE.COM Apr 14 2018 05:33:00 Chase, Cardmember Service, P.O. Box 15123,  
 Wilmington, DE 19886-5123  
 14802438 +EDI: CHASE.COM Apr 14 2018 05:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14802439 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 14 2018 01:49:55 Collection Service Cen,  
 839 5th Ave, New Kensington, PA 15068-6303  
 14802440 +EDI: CONVERGENT.COM Apr 14 2018 05:33:00 Convergent, 800 SW 39th Street, P.O. Box 9004,  
 Renton, WA 98057-9004  
 14802441 +EDI: CCS.COM Apr 14 2018 05:33:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14802442 +E-mail/Text: abovay@creditmanagementcompany.com Apr 14 2018 01:50:13 Credit Management Co,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14802450 E-mail/Text: camanagement@mtb.com Apr 14 2018 01:49:21 M&t Bank, 1 Fountain Plz Fl 4,  
 Buffalo, NY 14203  
 14802452 +EDI: MID8.COM Apr 14 2018 05:33:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 14803271 +EDI: PRA.COM Apr 14 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14802469 +EDI: VERIZONCOMB.COM Apr 14 2018 05:33:00 Verizon Wireless, P.O. Box 25505,  
 Lehigh Valley, PA 18002-5505

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr THE BANK OF NEW YORK MELLON, F/K/A The Bank of New

District/off: 0315-7

User: gamr  
Form ID: 309I

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Apr 13, 2018

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14802443\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
14802447\* +Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218  
14802446\* Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bkggroup@kmillawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Laurel R Spano thedebtterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Michael L Spano, Jr. thedebtterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5